Elsie Coates of Camp Point, Illinois. Her accomplishments should inspire us all to never stop living life to its fullest.

Celebrating her 85th birthday this last July, Elsie is proof that age is not necessarily a barrier in carrying out life long dreams. In the last ten years, Elsie obtained her drivers license and completed the requirements for the GED, the equivalent of a high school degree. Last year, she added to her list a tandem skydiving excursion at the 1998 World Free Fall Competition. Amidst all these exciting activities, Elsie still finds time to participate actively in

Elsie is a true inspiration. The significance of her achievements is perhaps said best in her own words. "Age is just a number . . . If you set down and feel sorry for yourself, you're going to get old awfully quick."

the church and community.

IN HONOR OF MICHAEL MICHALISIN, CPA

HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 9, 1999

Mrs. MALONEY of New York. Mr. Speaker, I rise today to pay special tribute to Michael Michalisin, CPA, on the occasion of his sixtieth birthday. In 1963, Mr. Michalisin began his career in accounting and auditing with a focus on corporate mergers and acquisitions.

In 1975, Mr. Michalisin was admitted to Partnership with the firm, Hurdman and Cranstoun. Later, as an Audit Partner in the New York office of KPMG Peat Marwick, Mr. Michalisin specialized in work with trading companies, chemical and aluminum manufacturers, consulting engineers, book publishers, and venture capital investors.

Mr. Michalisin has participated extensively in accounting processes during mergers and acquisitions. As a member of the client acquisition team, reporting to top management, he has supervised pre-acquisition reviews and the due diligence team.

Mr. Michalisin has vast experience coordinating world wide audits with client management in many countries. One of Mr. Michalisin's particular areas of expertise has been with Japanese firms. He has worked with Japanese companies for the past 20 years and has a strong knowledge of the Japanese management style, business approach, culture and thinking.

Since leaving the public accounting profession in late 1991, Mr. Michalisin has been an independent consultant to businesses and has established himself in the interim professional services business. He provides corporate clients with interim executives and consultants to solve their immediate and short-term problems.

Mr. Michalisin is a member of the American Institute of Certified Public Accounts and New York State Society of Certified Public Accountants. He is past President of the New York Chapter of the National Association of Accountants.

Married and the father of two sons, Mr. Michalisin and his wife reside in Scotch Plains, New Jersey. Mr. Michalisin has been active in his town's baseball association as coach and president. He is currently the Commissioner of the Scotch Plains Youth Baseball Association.

A TRIBUTE IN HONOR OF MICHI-GAN SUGAR COMPANY ON THE OCCASION OF THEIR 100TH ANNI-VERSARY

HON. JAMES A. BARCIA

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 9, 1999

Mr. BARCIA. Mr. Speaker, I rise to pay tribute and to congratulate Michigan Sugar Company, which celebrates its centennial this year. Located in Caro, Michigan, the company represents a vital industry in the Fifth Congressional District, that I am proud to represent in Congress today. Although families are still bringing in their crops, it appears that Michigan Sugar might achieve a record-breaking sugar beet harvest this year. Mr. Speaker, I am sure you will agree with me that this is indeed a fitting tribute for Michigan Sugar's 100th year of operation.

Michigan Sugar Company received its first delivery of beets from Mr. William Brinkman on October 9, 1899. And in that same month the company began its processing operations that have contributed greatly to our local economy as well as to the livelihood of all our families in the area. Today, Michigan Sugar Company's Caro factory is recognized as the oldest operating sugar beet refinery in the United States

This year, over 250 grower families from Tuscola, Huron, Sanilac, Saginaw and Bay Counties farmed nearly 30,000 acres of sugar beets to supply Michigan Sugar's Caro factory. This autumn and winter, the Caro factory will process approximately 550,000 tons of sugar beets and produce over 140,000,000 pounds of sugar.

In 1898, the citizens of Caro donated the land for the first factory, which was named Peninsular Sugar Refinery. That company merged with other area refineries in 1906 to form Michigan Sugar Company. And now, one hundred years later, Michigan Sugar continues to repay the donation of this land for its first factory site by acts of civic achievement and contribution. The company remains a strong leader in the community through such measures as donating over 75,000 pounds of sugar to non-profit organizations in the state and community, as well as through financial support of these organizations.

Mr. Speaker, I invite you and our colleagues to join me in extending our congratulations to the company's President and Chief Executive Officer, Mr. Mark Flegenheimer, the Factory Manager, Mr. Daniel Mashue, and to Michigan Sugar Company's many hard-working employees. Michigan Sugar Company is an integral part of our prosperous sugar beet industry in Michigan, and as such, is important to each and every family in the Fifth Congressional District. For one hundred years of being a mainstay in our economy, and for the many acts of civic contributions and achievements, I would like to say, thank you, and best wishes for the next one hundred years.

PRESIDENTIAL LIBRARY DONORS
DISCLOSURE

HON. JOHN J. DUNCAN, JR.

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 9, 1999

Mr. DUNCAN. Mr. Speaker, today, I introduced legislation which would, in the future, require organizers of presidential libraries to disclose the identity of donors and the amounts they give.

The Washington Post recently reported that \$125 million will have to be raised to construct President Clinton's library. It also reported that:

The library fund-raising is striking both for the gargantuan size of the pledges being made and the refusal—at least so far—to disclose the donors.

However, we do not know who these donors are or what interests they may have on any pending policy decisions that are to be made. I think that our government needs to operate in the open—not behind closed doors.

In addition to the reports in the Washington Post, I would like to note that the Knoxville News-Sentinel discussed this issue in its lead editorial saying:

Clinton is still a sitting president and is in a position to do favors for donors. His raising money for his library behind closed doors may be legal, but it smells all the same. He should make public the names of the donors and the amounts of their contributions or he should wait until he is out of office to put the arm on people.

It also stated that:

The White House defense of this secrecy is lame in the extreme: Ronald Reagan did it. Perhaps so, but that doesn't make it right, and this administration, given its various fund-raising scandals, should be especially sensitive to the appearance of impropriety—or one would hope so.

I agree 100 percent, and I hope that my colleagues will join me in support of this legislation so that we can ensure that our government operates in an open manner.

HONORING THE GLOBAL VOLUNTEERS ORGANIZATION

HON. BILL LUTHER

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 9, 1999

Mr. LUTHER. Mr. Speaker, it is with great pride that I commend a group of volunteers who can honestly say that they have impacted and inspired thousands of people and countless communities worldwide: I am speaking of Global Volunteers, a nonprofit international development organization based in St. Paul, Minnesota.

The volunteers' goal is to help establish a foundation for peace through mutual international understanding. To this end, they invest personal time and resources to work anywhere from continental America to Africa, Europe or the Cook Islands. Citizens from throughout our country participate in projects determined and directed by the local communities, doing everything from teaching English to building and painting local facilities, such as classrooms and medical clinics.

As Susan Norman, a volunteer from Texas said: "It was great to actually be a part of a team doing repair work and maintenance so the peace process [in Ireland] can continue. I learned that peacemaking isn't just facilitating discussion but also repairing walls, cleaning toilets and doing a lot of behind-the-scenes work so the process can happen." It is because of thousand of volunteers like Susan that progress toward international peace and understanding is being made. These volunteers are a prime example of people who refuse to become frustrated in light of serious global problems, but rather attempt to solve them, step by step, through personal commitment and dedication.

Now, Global Volunteers had been granted special consultative status to the United Nations by the U.N.'s Economic and Social Council (ECOSOC). This privilege enables Global Volunteers to designate U.N. representatives and attend ECOSOC's meetings. Their consultative status allows the volunteers to make a contribution to the work programs and goals of the United Nations by serving as technical experts, advisers and consultants to governments and the Secretariat. I am confident that Global Volunteers will become a valuable asset to ECOSOC and will continue to build relationships and understanding in the relentless pursuit of global peace and understanding.

Mr. Speaker, I commend Global Volunteers President Bud Philbrook, his spouse Michele Gran, and the crews of volunteers for their hard work and dedication over the past 15 years and I wish them all the best in their ongoing efforts. They serve as ambassadors and role models for all of the citizens of America!

FICO ASSESSMENT ELIMINATION ACT OF 1999

HON. FRANK D. LUCAS

OF OKLAHOMA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 9, 1999

Mr. LUCAS of Oklahoma. Mr. Speaker, I rise today as a member of the Banking Committee having just introduced a bill that will infuse \$780 million annually into our economy. The FICO Assessment Elimination Act of 1999 will eliminate an assessment on banks and thrifts that is no longer necessary.

My legislation will eliminate FICO assessments for all financial institutions that are insured by either the Bank Insurance Fund or the Savings Association Insurance Fund. Under current law, banks and thrifts are assessed in order to pay obligations on bonds issued by the Financing Corporation in the last 80's.

Currently, the Bank Insurance Fund and Savings Association Insurance Fund are overcapitalized. There is far more money in these accounts than is needed to insure the safety of the institutions they safeguard. Moreover, these funds have been invested in Government bonds and generate approximately \$2 billion in interest earnings every year.

I propose that we use this excess income and reserve level in FDIC funds to pay for the interest due on FICO bonds, and eliminating the FDIC assessment on banks and thrifts completely. I see no reason to charge these institutions \$780 million a year when we have

a fund that is growing in far excess of what we need to maintain prudential reserves.

Just imagine what that \$780 million accomplish in each of our communities. It is estimated that my bill would make \$10 billion of credit available next year. This is \$10 billion of new credit that would be available for banks and thrifts to lend. This is money that our financial institutions could lend to a first time home buyer or an individual interested in starting a small business. The opportunities this money could provide are endless.

Put this \$780 million to work in your community. Support the FICO Assessment Elimination Act of 1999.

TRIBUTE TO CHARLES McWHIRTER

HON. RALPH M. HALL

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES Tuesday, November 9, 1999

Mr. HALL. Mr. Speaker, I rise today to pay my last respects to an outstanding citizen of the Fourth District of Texas, Charles Olin McWhirter, who died on August 21, 1999.

Mr. McWhirter was born in 1920 in Greenville, TX, and grew up to serve in the Coast Guard during World War II and take part in the D-Day invasion. He was a member of the class of 1942 at Texas A&M University, and that affiliation would become one of his passions in life.

He and his beautiful wife of 55 years, Marjorie Stanley McWhirter, have endowed several scholarships for deserving students who attend Texas A&M, and they have been patrons of the George Bush Presidential Library at Texas A&M. Mr. McWhirter was a sales executive for the General Electric Co. in Dallas for 32 years. He has been totally successful in every venture of his life. Charles McWhirter stood tall for his values and beliefs and will be remembered for his generosity, integrity and love of family.

He is survived by his wife, Marjorie; son Stan and daughter-in-law Pam; grandson Nicholas, a current student at Texas A&M; his sister, Kathleen Rosenberg; and nephews Ernest and Charles Rosenberg.

nest and Charles Rosenberg.
On a personal note, Mr. Speaker, I would like to add that Charles McWhirter was one of a group of Texas A&M alumnus who got together and voted to accept me as an Honorary Texas Aggie—one of the greatest recognitions I have ever received. I am invited to the annual Musters and will, in fact, be speaking to the Aggie Muster at the Texas A&M at Commerce campus on Friday of this week. As is customary, Charles McWhirter will live again with us on that day—a day that perpetuates the name and memory of all who knew the fellowship, the fraternal love, and the unbelievable spirit of Aggieland.

Mr. Speaker, as we adjourn today, I ask my colleagues to join me in remembrance of Charles McWhirter.

TRIBUTE TO RALPH HETTICK

HON. JOHN SHIMKUS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 9, 1999

Mr. SHIMKUS. Mr. Speaker, I rise before you today to express my heartfelt gratitude

and admiration for Ralph Hettick. His commitment to the country is demonstrated by his service in the infantry during World War II as well as his continued patriotism.

Born on a farm in Macoupin county, Ralph was drafted to fight in the South Pacific Islands during World War II. Proudly serving his country, he was appointed to a demolitation crew which routinely handled heavy explosives to fight enemy soldiers. Ralph returned home after a serious chest injury caused by a Japanese sniper.

Since his service, he has worked in Illinois and raised a wonderful family. He is a member of the American Legion and the Disabled American Veterans. Ralph's patriotism is evident in his constant urging for children to respect the flag and our country. He also generously shares with them his personal experiences and the history of World War II.

I would like to thank Ralph Hettick for being a true example of what a great citizen can do for our country.

IN HONOR OF WILLIAM N. HUBBARD, ESQ.

HON. CAROLYN B. MALONEY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 9, 1999

Mrs. MALONEY of New York. Mr. Speaker, I rise today to pay special tribute to William N. Hubbard, Esq. Mr. Hubbard is an honorable citizen who has worked tirelessly to improve the quality of life for countless New Yorkers.

Among Mr. Hubbard's many contributions to the health and well-being of New York City residents, he cofounded the Environmental Action Coalition and was associated with the New York Urban Coalition's Housing Rehabilitation Task Force.

Mr. Hubbard is chairman and president of Center of Development Corporation and of its predecessor, Center for Housing Partnerships, which he formed in 1971 to revitalize urban neighborhoods.

On December 6, 1999, Mr. Hubbard will be honored by Trees New York for his tremendous advocacy for trees and greening in New York, reflected in many of his inner city development projects.

Mr. Hubbard served as general counsel to New York State Senator Thomas Bartosiewicz and is a member of the New York State Democratic Advisory Committee. He is a trustee of the Citizens Housing and Planning Council, a director of the State Council on Waterways, and serves on the executive committee of the Association for a Better New York.

Mr. Hubbard is a graduate of Williams College (1963), the London School of Economics (1964), and he holds a law degree from the University of Virginia (1967). He is a former associate of the Wall Street law firm of Thacher, Proffitt, and Wood, and a former trustee and officer of the City Club of New York where he chaired its Housing Committee.

Mr. Speaker, I salute the life and work of Mr. William N. Hubbard and I ask my fellow Members of Congress to join me in recognizing Mr. Hubbard's contributions to the New York community and to our great country.